

**FIRST AMERICAN INTERNATIONAL CORP.**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3266302	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$552	\$576	4.3%		
Loans	\$363	\$406	11.9%		
Construction & development	\$3	\$0	-100.0%		
Closed-end 1-4 family residential	\$204	\$257	25.7%		
Home equity	\$18	\$17	-5.8%		
Credit card	\$0	\$0	-4.7%		
Other consumer	\$0	\$0			
Commercial & Industrial	\$3	\$2	-33.2%		
Commercial real estate	\$120	\$116	-3.2%		
Unused commitments	\$44	\$47	5.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$38	\$39	0.6%		
Asset-backed securities	\$12	\$7	-40.6%		
Other securities	\$44	\$59	36.4%		
Cash & balances due	\$64	\$30	-53.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$28	\$30	6.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$28	\$30	6.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$480	\$503	4.7%		
Deposits	\$412	\$437	6.0%		
Total other borrowings	\$61	\$61	0.0%		
FHLB advances	\$61	\$61	0.0%		
Equity					
Equity capital at quarter end	\$72	\$73	2.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.1%	12.5%	--		
Tier 1 risk based capital ratio	21.3%	19.9%	--		
Total risk based capital ratio	22.6%	21.2%	--		
Return on equity <sup>1</sup>	0.5%	0.6%	--		
Return on assets <sup>1</sup>	0.1%	0.1%	--		
Net interest margin <sup>1</sup>	5.0%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	69.5%	136.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	-0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	92.0%	0.0%	1.1%	0.0%	--
Closed-end 1-4 family residential	0.7%	0.7%	0.0%	0.0%	--
Home equity	0.0%	1.5%	3.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.7%	0.0%	--
Commercial & Industrial	41.1%	31.5%	6.1%	0.0%	--
Commercial real estate	4.2%	2.8%	1.0%	0.1%	--
Total loans	2.9%	1.4%	0.6%	0.0%	--